

# EXHIBIT L



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**From:** anthony deo <anthonyd@northshoremotors1.com>

**Sent:** Monday, April 3, 2023 11:45 AM

**To:** Bruce Novicky <bruce@teamauto.com>; Tony Urrutia <tonyu814@gmail.com>

**Subject:** Re: Rob Puccio - Account Opening Information

Good morning guys,

Dave Weinstein didn't have any of the information for Superb to send over to Rob.

Can you please help me in gathering the information needed so I can get this done ASAP?

All I need is the formation documentation.

**Legal Documentation -**

- For corporations, we will need the certificate of incorporation and filing receipt

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**From:** anthony deo

**Sent:** Friday, March 31, 2023 11:56 AM

**To:** Bruce Novicky <bruce@teamauto.com>; Tony Urrutia <Tonyu814@gmail.com>

**Subject:** Fwd: Rob Puccio - Account Opening Information



Case 2:24-cv-06903-NJC-JMW Document 67-13 Filed 01/31/25 Page 3 of 14 PageID  
#: 1247

**Anthony Deo**



**NORTHSHORE MOTORS**

**Chief Operating Officer.**

180 Michael Drive

Syosset, NY 11791

[www.NorthshoreMotors1.com](http://www.NorthshoreMotors1.com)

Ph.516.226.1400

Admin

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Begin forwarded message:

**From:** "Puccio, Robert" <rpuccio@flushingbank.com>  
**Date:** March 31, 2023 at 11:48:24 AM EDT  
**To:** anthony deo <anthonyd@northshoremotors1.com>  
**Subject:** Rob Puccio - Account Opening Information

Hi Anthony,

Please provide me with the information requested below for Superb. Thanks!

- **Business Name (include DBA is applicable) –**
- **Physical address (if mailing address is different please list) –**
- **Tax ID –**
- **Business phone number –**
- **2022 Annual Revenue/Budget -**
- **Names of 3 top suppliers/vendors –**
- **Name of 3 top customers, if applicable –**
- **Signer 1 Information -**
  - Legal Name, primary contact-
  - Valid ID (driver's license is preferred, a passport will require a proof of address as well such as a utility bill) –
  - SSN -
  - Title and occupation-
  - Email address and phone number (Office and Cellular)-
- **Signer 2 Information -**
  - Legal Name-
  - Valid ID (driver's license is preferred, a passport will require a proof of address as well such as a utility bill) –
  - SSN -



- Title and occupation-
- Email address and phone number (Office and Cellular)-
- **Ownership Information -**
  - Full Name, SSN, Title, Percentage of Ownership and ID for Each Owner
- **Legal Documentation -**
  - For LLCs we will need the articles of organization, operating agreement, and filing receipt
  - For corporations we will need the certificate of incorporation and filing receipt
  - For partnerships we will need the certificate of partnership
  - For a sole proprietorship we will need a schedule C if they are conducting business under their own name and SSN as the tax ID. If they are using an assumed name then we will need the certificate of conducting business as a sole prop

***"The highest compliment I can receive is a referral to your family, friends and business associates."***

**Robert V. Puccio**  
Vice President  
Business Banking Group  
Flushing Bank  
99 Park Avenue – Suite 820  
New York, NY 10016  
Phone: 646-923-9539  
Cellular: 516-707-8922  
Email: [rpuccio@flushingbank.com](mailto:rpuccio@flushingbank.com)  
[www.FlushingBank.com](http://www.FlushingBank.com)



Robert V. Puccio



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## Sent from my iPhone

**From:** Abbott, Jonathan (CAI - New York) <[Jonathan.Abbott@coxautoinc.com](mailto:Jonathan.Abbott@coxautoinc.com)>  
**Sent:** Thursday, July 13, 2023 10:23:02 AM  
**To:** Bruce Novicky <[bruce@teamauto.com](mailto:bruce@teamauto.com)>  
**Subject:** RE: Nextgear New Store Documents Needed

Good morning Bruce,

Following up to see how you were making out to get a signature on the application along with the proforma and opening balance sheet.

**From:** Bruce Novicky <[bruce@teamauto.com](mailto:bruce@teamauto.com)>  
**Sent:** Tuesday, July 11, 2023 4:12 PM  
**To:** Abbott, Jonathan (CAI - New York) <[Jonathan.Abbott@coxautoinc.com](mailto:Jonathan.Abbott@coxautoinc.com)>  
**Subject:** Re: Nextgear New Store Documents Needed

Waiting on Proforma and Balance sheet from CPA

Regards,



Bruce Novicky  
COO | Team Auto Group  
Office 860.900.0660  
Email [bruce@teamauto.com](mailto:bruce@teamauto.com)

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**From:** Abbott, Jonathan (CAI - New York) <[Jonathan.Abbott@coxautoinc.com](mailto:Jonathan.Abbott@coxautoinc.com)>  
**Sent:** Monday, July 10, 2023 4:03 PM  
**To:** Bruce Novicky <[bruce@teamauto.com](mailto:bruce@teamauto.com)>  
**Subject:** RE: Nextgear New Store Documents Needed

Thank you Bruce,

On the financials is team auto sales baked in with VW under the used sales?

**From:** Bruce Novicky <[bruce@teamauto.com](mailto:bruce@teamauto.com)>  
**Sent:** Monday, July 10, 2023 2:50 PM  
**To:** Abbott, Jonathan (CAI - New York) <[Jonathan.Abbott@coxautoinc.com](mailto:Jonathan.Abbott@coxautoinc.com)>  
**Cc:** [tonyu814@gmail.com](mailto:tonyu814@gmail.com)  
**Subject:** Re: Nextgear New Store Documents Needed




Hi Jonathan,

Attached are the Team Auto Group documents as well as Tony's PFS. I will get the Gold Coast docs for you ASAP.

My Cell is 203-300-2209 please don't hesitate to reach out with any questions.

Regards,

 Bruce Novicky  
COO | Team Auto Group  
Office 860.900.0660  
Email [bruce@teamauto.com](mailto:bruce@teamauto.com)

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From: Abbott, Jonathan (CAI New York) <[Jonathan.Abbott@coxautoinc.com](mailto:Jonathan.Abbott@coxautoinc.com)>  
Sent: Monday, July 10, 2023 11:11 AM  
To: Bruce Novicky <[bruce@teamauto.com](mailto:bruce@teamauto.com)>  
Cc: [tonyu814@gmail.com](mailto:tonyu814@gmail.com) <[tonyu814@gmail.com](mailto:tonyu814@gmail.com)>  
Subject: Nextgear New Store Documents Needed

Good morning Bruce,

Spoke with Tony this morning to setup a line for Gold Coast. Would need the following for review. I believe you sent most of the Team financials over to Justina, if you could just forward those.

Gold Coast Motors of Syosset- new store 7131151

Completed application 1.5M request attached  
Dealer lic. / application  
Articles of Incorporation  
Opening balance sheet  
Proforma  
Personal Financial statements signed Tony

Team Auto Group existing

- 2022 YE Balance Sheet & Income Statement
- 2021 YE Balance Sheet & Income Statement
- 2023 YTD Balance Sheet & Income Statement dated thru 6/31
- 2022 Business Tax Returns or Extension
- 2021 Business Tax Returns or Extension
- 2021 Personal Tax Returns for Tony
- 2022 Personal Tax Returns or Extension Form 4868 for Tony



3 month bank statements

**Jonathan Abbott**

Sales Executive

NextGear Capital

m. 914-359-0715 | f. 844-574-3358





Begin forwarded message:

**From:** [anthonyd@northshoremotors1.com](mailto:anthonyd@northshoremotors1.com)

**Subject:** GCM Syosset License

**Date:** July 15, 2023 at 11:37:35 AM EDT

**To:** Tony Urrutia <[tonyu814@gmail.com](mailto:tonyu814@gmail.com)>, Bruce Novicky <[bruce@teamauto.com](mailto:bruce@teamauto.com)>

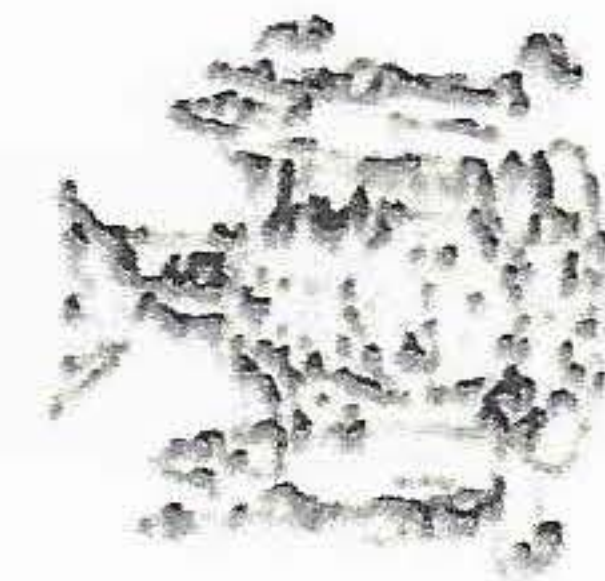
**Anthony Deo**  
**NORTHSHORE MOTORS**  
**Chief Operating Officer.**

[180 Michael Drive](#)  
[Syosset, NY 11791](#)  
[www.NorthshoreMotors1.com](http://www.NorthshoreMotors1.com)  
Ph.516.226.1400

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New York State Department of Motor Vehicles

# OFFICIAL BUSINESS CERTIFICATE

THIS CERTIFICATE EXPIRES 04/30/25

FACILITY IDENTIFICATION NO. 7131151 DLU

Validation Date and Number: 07/07/23 07575

This person is REGISTERED AS A  
DEALER

pursuant to the provisions of the Vehicle and Traffic Law.

GOLD COAST MOTORS OF SYOSSET LLC  
180 MICHAEL DR ST103  
SYOSSET NY 11791



This document does not certify that this business complies with zoning and other local laws  
**POST IN A CONSPICUOUS PLACE**



Admin

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Begin forwarded message:

**From:** Bruce Novicky <[bruce@teamauto.com](mailto:bruce@teamauto.com)>  
**Subject:** Fw: Nextgear New Store Documents Needed  
**Date:** July 20, 2023 at 11:10:46 AM EDT  
**To:** An thony <[anthonyd@northshoremotors1.com](mailto:anthonyd@northshoremotors1.com)>

Regards,



Bruce Novicky  
COO | Team Auto Group  
Office 860.900.0660  
Email [bruce@teamauto.com](mailto:bruce@teamauto.com)

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**From:** Abbott, Jonathan (CAI - New York) <[Jonathan.Abbott@coxautoinc.com](mailto:Jonathan.Abbott@coxautoinc.com)>  
**Sent:** Tuesday, July 18, 2023 1:15 PM  
**To:** Bruce Novicky <[bruce@teamauto.com](mailto:bruce@teamauto.com)>  
**Subject:** RE: Nextgear New Store Documents Needed

Afternoon Bruce, any updates from cpa?

**From:** Bruce Novicky <[bruce@teamauto.com](mailto:bruce@teamauto.com)>  
**Sent:** Friday, July 14, 2023 9:48 AM  
**To:** Abbott, Jonathan (CAI - New York) <[Jonathan.Abbott@coxautoinc.com](mailto:Jonathan.Abbott@coxautoinc.com)>  
**Subject:** Re: Nextgear New Store Documents Needed

Waiting on the CPA let me follow up so I can get all docs to you today.

Regards,  
**Bruce Novicky**  
COO | Team Auto Group

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3:31



< Sent

Nextgear New Sto... ^ v

**From:** Abbott, Jonathan (CAI - New York)  
<[Jonathan.Abbott@coxautoinc.com](mailto:Jonathan.Abbott@coxautoinc.com)>  
**Sent:** Monday, July 10, 2023 11:11 AM  
**To:** Bruce Novicky <[bruce@teamauto.com](mailto:bruce@teamauto.com)>  
**Cc:** [tonyu814@gmail.com](mailto:tonyu814@gmail.com)  
<[tonyu814@gmail.com](mailto:tonyu814@gmail.com)>  
**Subject:** Nextgear New Store Documents Needed

Good morning Bruce,

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Gold Coast Motors of Syosset- new store  
7131151

Completed application 1.5M request attached  
Dealer lic. / application  
Articles of Incorporation  
Opening balance sheet  
Proforma  
Personal Financial statements signed Tony

Team Auto Group existing

- 2022 YE Balance Sheet & Income Statement
- 2021 YE Balance Sheet & Income Statement





